

From: Julia Crowe

Sent: Sunday, April 09, 2006 10:23 AM

To: Public Hearing

Subject: Bank of Walmart

It is really important that the board of directors attend this vital hearing. We can't have a monopoly on banking anywhere, which Walmart would surely become in many communities. Monopolies are just plain bad news, from every angle. Local communities need local banks, which would be supportive of local businesses and individuals. If Walmart was the only bank, they would have no loyalty to or even interest in the local community, and would undoubtedly take all the local money out of the community instead of putting it back into the community, where it belongs. Banks should be separate from commercial enterprises, especially ones the size of Walmart. Surely there's a conflict of interest there? Banks especially shouldn't be owned by a company who has a history of skirting, bending and even breaking the law to improve their bottom line. In the end, I would want a choice of banks who were involved with my own local community, so that I can feel good about where my money is going and that I have made the best choice about how and where to put it for safekeeping in a bank which meets my personal needs. This would not happen if Walmart gets into banking.